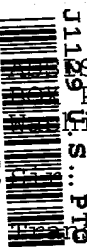


07-10-01

A

07/09/01



STANT COMMISSIONER FOR PATENTS
PATENT APPLICATION
Washington, D.C. 20231

DOCKET NO. JP920010123US1

Date: July 9, 2001

Submitted herewith for filing is the Patent Application under Rule 1.53(f) of:

Inventors: Vipul Bansal, Abhinanda Sarkar

ASSIGNEE NAME: International Business Machines Corporation
ASSIGNEE RESIDENCE: Armonk, New York

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF UNCERTAINTY AND RISK

Enclosed are:

 X 5 Sheets of Informal Drawings.

 An assignment of the invention to International Business Machines Corporation, Armonk, New York 10504.

 A certified copy of a application, dated , no. .

 Executed Declaration and Power of Attorney is attached to the application.

 Associate Power of Attorney.

 Information Disclosure Statement with form PTO-1449 with references attached.

The filing fee has been calculated as shown below:

	(Col. 1)	(Col. 2)
# FOR:	NO. FILED	NO. EXTRA
BASIC FEE		
TOTAL CLAIMS	81 - 20 =	61
INDEP CLAIMS	3 - 3 =	0
<u> </u> MULTIPLE DEPENDENT CLAIM PRESENTED		

If the difference in Col. 1 is less than zero, enter "0" in Col. 2.

OTHER THAN A
SMALL ENTITY

RATE	FEE
	\$ 710.00
X \$ 18 =	\$ 1,098.00
X \$ 80 =	\$ 0.00
+ \$ 270 =	\$ 0.00
TOTAL	\$ 1,808.00

 X Please charge my Deposit Account No. 09-0468 in the amount of \$ 1,808.00.

 X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 09-0468. A duplicate copy of this sheet is enclosed.

 X Any additional filing fees required under 37 CFR 1.16.

 X Any patent application processing fees under 35 CFR 1.17.

Respectfully submitted,

By 

Manny Schecter
Registration No.: 31,722
Tel. (914) 945-3252

IBM CORPORATION
INTELLECTUAL PROPERTY LAW DEPT.
P.O. BOX 218
YORKTOWN HEIGHTS, NY 10598

Express Mail EL761869514US
Date of Deposit: July 9, 2001



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Vipul Bansal, et al.

Serial No.:

Group No.

Filed: Herewith

Examiner:

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF
UNCERTAINTY AND RISK FACTORS

Assistant Commissioner of Patents and Trademarks
Washington, D.C. 20231

EXPRESS MAIL CERTIFICATE

Express Mail Label Number EL761869514US

Date of Deposit July 9, 2001

I hereby certify that the attached paper or fee

Acknowledgement Postcard

Patent Application Transmittal Letter (original and one copy)

Patent Application under Rule 1.53(f)

Informal Drawings (5 Sheets)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Kathy Cognatello

(Name)

Kathy Cognatello

Signature

Note: Each paper must have its own certificate and the "Express Mail" label number as a part thereof or attached thereto. When, as here, the certification is presented on a separate sheet, that sheet must (1) be signed and (2) fully identify and be securely attached to the paper or fee it accompanies. Identification should include the serial number and filing date of the application as well as the type of paper being filed, e.g. complete application, specification and drawings, responses to rejection or refusal, notice of appeal, etc. If the serial number of the application is not known, the identification should include at least the name of the inventor(s) and the title of the invention.

Note: The label number need not be placed on each page. It should, however, be placed on the first page of each separate document, such as, a new application, amendment, assignment, and transmittal letter for a fee, along with the certificate of mailing by "Express Mail". Although the label number may be on checks, such a practice is not required. In order not to deface formal drawings it is suggested that the label number be placed on the back of each formal drawing or the drawings be accompanied by a set of informal drawings on which the label number is placed.

Docket No. JP920010123US1

106020 42270660